

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 09-38206-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Russell Nash
724 Bristol Village Dr
Unit B04
Midlothian, VA 23114

Tracy Nash
aka Tracy Perkins-Nash
724 Bristol Village Dr
Unit B04
Midlothian, VA 23114

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-4368

Joint Debtor: xxx-xx-8356

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Russell Nash and Tracy Nash are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 26, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Eastern District of Virginia

In re:
 Russell Nash
 Tracy Nash
 Debtors

Case No. 09-38206-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeket
 Form ID: B18W

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Feb 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2013.

db/jdb +Russell Nash, Tracy Nash, 724 Bristol Village Dr, Unit B04, Midlothian, VA 23114-4636
 cr +BMW Bank of North America, Inc. Department, P.O. Box 201347, Arlington, TX 76006-1347
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STR, c/o Shapiro and Burson LLP,
 236 Clearfield Ave ste 215, VA BEACH, VA 23462-1893
 11155128 +Ally Financial Inc. F/K/A GMAC Inc., c/o Carl A. Eason, Esquire, Convergence Center IV,
 301 Bendix Road, Suite 500, Virginia Beach, VA 23452-1388
 9373169 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
 (address filed with court: Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017-0000)
 10186546 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
 9373170 +Buckingham County Treasurer's, PO Box 106, Buckingham, VA 23921-0106
 9555099 +Chase Bank USA, N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 9373176 +Chase Manhattan Mortga, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 9373178 +Corssroads Comm. Serv. Board, PO Drawer 248, Dillwyn, VA 23936-0248
 9560896 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 9373188 J. Cary Bryant, D.D.S., PO Box 69, Dillwyn, VA 23936-0069
 9373189 LabCorp, PO BOX 2240, Burlington, NC 27216-2240
 9373192 +Radio/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 9373193 +Schewel Furn, 211 N Main St Pob 486, Farmville, VA 23901-0486
 9416333 Schewel Furniture Company, Inc., Attn: Rachel Cremeans, PO Box 6120,
 Lynchburg, VA 24505-6120
 9373194 +The Rector & Visitors of UVA, T/A UVA Medical Center, PO Box 800750,
 Charlottesville, VA 22908-0750
 9373195 Tiger Fuel Company, Moyer Oil Division, PO Box 156, Lovington, VA 22949-0156
 9441715 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STR, 10790 Rancho Bernardo Rd,
 San Diego CA 92127-5705
 9373201 UVA Imaging, PO Box 1438, Columbus, GA 31902-1438
 9408102 +UVA MEDICAL CENTER, PO BOX 800750, CHARLOTTESVILLE, VA 22908-0750
 9373202 +UVA-Healthsouth Rehab Hospital, 515 Ray C Hunt Dr., Charlottesville, VA 22903-2981
 9373198 University of Virginia, Health Services Foundation, PO Box 9007,
 Charlottesville, VA 22906-9007
 9373197 +University of Virginia, Medical Center, PO Box 800750, Charlottesville, VA 22908-0750
 9373199 University of Virginia Medical, PO Box 530272, Atlanta, GA 30353-0272
 9373200 +Uva Cr Un, 3300 Berkmar Drive, Charlottesville, VA 22901-1491

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Feb 27 2013 02:38:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 9373167 +EDI: ALLTEL.COM Feb 27 2013 02:38:00 Alltel Communications, 1 Allied Dr Bldg 5,
 Little Rock, AR 72202-2065
 9464770 +EDI: ALLTEL.COM Feb 27 2013 02:38:00 Alltel Corporation, Bankruptcy Dept., 1 Allied Drive,
 Little Rock, AR 72202-2065
 10538804 EDI: RESURGENT.COM Feb 27 2013 02:38:00 B-Line, LLC, P.O. Box 91121, Dept. 550,
 Seattle, WA 98111-9221
 9373169 EDI: BMW.COM Feb 27 2013 02:38:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017-0000
 9373168 +EDI: BANKAMER2.COM Feb 27 2013 02:38:00 Bank Of America, PO Box 17054,
 Wilmington, DE 19850-7054
 9373171 EDI: CAPITALONE.COM Feb 27 2013 02:38:00 Cap One, Po Box 85520, Richmond, VA 23285-0000
 9524897 EDI: CAPITALONE.COM Feb 27 2013 02:38:00 Capital One Bank (USA), N.A.,
 by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
 9420261 E-mail/Text: bklaw2@centurylink.com Feb 27 2013 04:09:19
 Central Telephone Company of Virginia, PO Box 7971, Shawnee Mission KS 66207-0971
 9373172 E-mail/Text: bklaw2@centurylink.com Feb 27 2013 04:09:19 Century Link, PO Box 96064,
 Charlotte, NC 28296-0064
 9373173 E-mail/Text: bklaw2@centurylink.com Feb 27 2013 04:09:19 CenturyLink, PO Box 3289,
 Huntington, WV 25702-0289
 9373174 +EDI: CHASE.COM Feb 27 2013 02:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 9373175 +EDI: CHASE.COM Feb 27 2013 02:38:00 Chase Cardmember Services, PO BOX 15548,
 Wilmington, DE 19886-5548
 10872576 +EDI: RESURGENT.COM Feb 27 2013 02:38:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 9373179 +E-mail/Text: bklaw2@centurylink.com Feb 27 2013 04:09:19 Embarq, PO Box 96064,
 Charlotte, NC 28296-0064
 9373180 +EDI: GMACFS.COM Feb 27 2013 02:38:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677
 9381750 +EDI: GMACFS.COM Feb 27 2013 02:38:00 GMAC, P.O. Box 130424, Roseville, MN 55113-0004
 9373181 +EDI: RMSC.COM Feb 27 2013 02:38:00 Gemb/Exnble, P.O. Box 981400, El Paso, TX 79998-1400
 9373183 +EDI: RMSC.COM Feb 27 2013 02:38:00 Gemb/Lowes, Po Box 981400, El Paso, TX 79998-1400
 9373184 +EDI: RMSC.COM Feb 27 2013 02:38:00 Gemb/Old Navy, Po Box 981400, El Paso, TX 79998-1400
 9373185 +EDI: RMSC.COM Feb 27 2013 02:38:00 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
 9373186 +EDI: HFC.COM Feb 27 2013 02:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

District/off: 0422-7

User: luedeket
Form ID: B18W

Page 2 of 3
Total Noticed: 57

Date Rcvd: Feb 26, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

9373187 +EDI: HFC.COM Feb 27 2013 02:38:00 Hsbc Nv, Po Box 5253, Carol Stream, IL 60197-5253
9637970 EDI: PRA.COM Feb 27 2013 02:38:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
9490025 +EDI: PRA.COM Feb 27 2013 02:38:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
9373191 +EDI: PRA.COM Feb 27 2013 02:38:00 Portfolio, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
9481197 EDI: RESURGENT.COM Feb 27 2013 02:38:00 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
9392264 +E-mail/Text: bncmail@w-legal.com Feb 27 2013 04:09:51 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
9373196 +EDI: WTRRRNBANK.COM Feb 27 2013 02:38:00 Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
9616718 EDI: AFNIVERVERZONE.COM Feb 27 2013 02:38:00 Verizon, PO BOX 3037, Bloomington, IL 61702-3037
9616723 +EDI: AFNIVZWIRE.COM Feb 27 2013 02:38:00 Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397
9373203 +EDI: AFNIVZWIRE.COM Feb 27 2013 02:38:00 Verizon Wireless, 250 James St, Morristown, NJ 07960-6410

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ally Financial Inc. F/K/A GMAC Inc.
9373177 Comcase
9373182 Gemb/Jcp, 00000-0000
cr* B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288
cr* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
9373190 ##+LDG Financial Services, LLC, 7001 Peachtree Industrial Blvd, Suite 320, Norcross, GA 30092-6637
9486565 ##+The Oulton Law Firm, PLLC, 2807 N Parham Rd Suite 107, Richmond, VA 23294-4410
TOTALS: 3, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

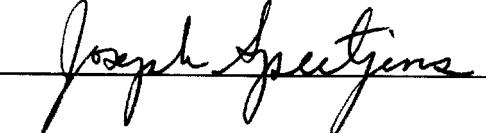
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2013

Signature:



District/off: 0422-7

User: luedecket
Form ID: B18W

Page 3 of 3
Total Noticed: 57

Date Rcvd: Feb 26, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2013 at the address(es) listed below:

Carl A. Eason on behalf of Creditor Ally Financial Inc. F/K/A GMAC Inc. bankruptcy@wolriv.com
Richard James Oulton on behalf of Debtor Russell Nash 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com; fellows.jl@gmail.com; rdukelaw@gmail.com
Robert E. Hyman station08@ricva.net,
notices@access13.com; station03@ricva.net; station04@ricva.net; station05@ricva.net; station06@ricva.net; station07@ricva.net; station10@ricva.net; station09@ricva.net; station16@ricva.net; station11@ricva.net; station12@ricva.net; station13@ricva.net
Trenita J. Stewart on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-BC6
vabecf@logs.com

TOTAL: 4